AMENDMENT TO THE CLAIMS

1-12. (CANCELLED)

13. (CURRENTLY AMENDED) A method, comprising the steps of: receiving an indication of at least one item that a customer is to purchase from a first vendor via a web site;

selecting a subsidy from a plurality of subsidies;

transmitting, in response to the received indication of the at least one item, an indication of an offer for the subsidy from a second vendor, the step of transmitting an indication of the offer being performed before the at least one item is purchased;

receiving an indication that that the customer accepts the offer; receiving a first amount of funds from the second vendor; providing a second amount of funds to the first vendor; and facilitating a transaction between the customer and the second vendor.

14. (ORIGINAL) The method of claim 13, in which the step of selecting a subsidy from a plurality of subsidies comprises:

selecting a vendor from a plurality of vendors; and selecting a subsidy from the selected vendor.

15. (ORIGINAL) The method of claim 13, in which the step of selecting a subsidy from a plurality of subsidies comprises:

selecting a subsidy from a plurality of subsidies based on the at least one item.

16. (ORIGINAL) The method of claim 15, in which the step of selecting a subsidy from a plurality of subsidies comprises:

selecting a subsidy from a plurality of subsidies based on a price of the at least one item.

17. (ORIGINAL) The method of claim 13, in which the step of selecting a subsidy from a plurality of subsidies comprises:

selecting at least two subsidies from a plurality of subsidies based on the at least one item.

18. (ORIGINAL) The method of claim 13, in which the step of transmitting an indication of the offer for the subsidy from the second vendor comprises:

transmitting an indication of at least two offers for subsidies from a second vendor.

- 19. (ORIGINAL) The method of claim 18, further comprising: receiving from the customer a selection of at least one offer of the at least two offers.
- 20. (ORIGINAL) The method of claim 13, in which the step of receiving the first amount of funds from the second vendor comprises:

charging the first amount to an account corresponding to the second vendor.

21. (ORIGINAL) The method of claim 13, in which the step of receiving the first amount of funds from the second vendor comprises:

initiating a transfer of funds from an account corresponding to the second vendor.

22. (ORIGINAL) The method of claim 13, in which the step of providing the second amount of funds to the first vendor comprises:

crediting an account corresponding to the first vendor.

23. (ORIGINAL) The method of claim 13, in which the step of providing the second amount of funds to the first vendor comprises:

initiating a transfer of funds to an account corresponding to the first vendor.

24. (ORIGINAL) The method of claim 13, in which the step of transmitting an indication of an offer comprises:

transmitting an indication of an offer for a subsidy from a plurality of vendors;

and in which the step of receiving a first amount of funds from the second vendor comprises:

receiving a portion of the first amount of funds from each of the plurality of vendors;

and in which the step of facilitating a transaction comprises:

facilitating transactions between the customer and the plurality of vendors.

25. (ORIGINAL) The method of claim 13, in which the step of receiving the first amount of funds from the second vendor comprises:

charging a third amount to a first account corresponding to the second vendor; and

charging a fourth amount to a second account corresponding to a third vendor,

in which the first amount is a sum of the third amount and the fourth amount.

26. (ORIGINAL) The method of claim 13, in which the step of receiving the first amount of funds from the second vendor comprises:

initiating a transfer of a third amount of funds from a first account corresponding to the second vendor; and

initiating a transfer of a fourth amount of funds from a second account corresponding to a third vendor,

in which the first amount is a sum of the third amount and the fourth amount.

- 27. (ORIGINAL) The method of claim 13, further comprising: calculating the second amount of funds based on the first amount of funds.
- 28. (ORIGINAL) The method of claim 13, in which the second amount of funds is based on a predetermined amount less than the first amount of funds.
- 29. (ORIGINAL) The method of claim 13, in which the second amount of funds is based on a predetermined percentage of the first amount of funds.

30. (ORIGINAL) The method of claim 13, in which the indication of the offer for the subsidy comprises:

an indication of a subsidy amount, and

an indication of a transaction the customer is required to perform in exchange for receiving the subsidy amount.

31-69. (CANCELLED)

- 70. (NEW) The method of claim 13, in which the second amount of funds is based on the first amount of funds.
 - 71. (NEW) The method of claim 13, further comprising: determining the second amount of funds based on the first amount of funds.
- 72. (NEW) The method of claim 13, in which the second amount of funds is based on a price associated with the purchase.
- 73. (NEW) The method of claim 13, further comprising: determining the second amount of funds based on a price associated with the purchase.
- 74. (NEW) The method of claim 13, in which the second amount of funds is based on the first amount of funds and a price associated with the purchase.
 - 75. (NEW) The method of claim 13, further comprising:

determining the second amount of funds based on the first amount of funds and a price associated with the purchase.

- 76. (NEW) The method of claim 13, in which the second amount of funds is greater than the first amount of funds.
- 77. (NEW) The method of claim 13, in which the second amount of funds is not greater than the first amount of funds.
- 78. (NEW) The method of claim 13, in which the second amount of funds comprises funds retained from a plurality of transactions.
- 79. (NEW) The method of claim 13, further comprising: providing a predetermined amount of the first amount of funds to a central service.
- 80. (NEW) The method of claim 13, in which receiving the indication of the at least one item comprises:

receiving the indication of the at least one item via the first vendor.

81. (NEW) The method of claim 13, in which receiving the indication of the at least one item comprises:

receiving, by the first vendor, the indication of the at least one item.

82. (NEW) The method of claim 13, in which the received indication of the at least one item was generated in response to the customer accessing the web site.

- 83. (NEW) The method of claim 13, in which the received indication of the at least one item comprises a signal generated based on an action of the customer.
- 84. (NEW) The method of claim 13, in which the received indication of the at least one item was generated by software at a customer terminal in response to activity of the customer.
- 85. (NEW) The method of claim 13, in which the received indication of the at least one item comprises a signal generated in response to use of the web site by the customer.
- 86. (NEW) The method of claim 13, in which the received indication of the at least one item comprises a signal generated via the web site.
- 87. (NEW) The method of claim 13, in which transmitting the indication of the offer for the subsidy comprises:

transmitting the indication of the offer for subsidy via the web site.

88. (NEW) The method of claim 13, in which transmitting the indication of the offer for the subsidy comprises:

transmitting a web page including a button configured to allow the customer to indicate acceptance of the offer.

89. (NEW) The method of claim 13, in which receiving the indication that the customer accepts the offer comprises:

receiving, via the first vendor, the indication that the customer accepts the offer.

90. (NEW) The method of claim 13, in which receiving the indication that the customer accepts the offer comprises:

receiving, by the first vendor, the indication that the customer accepts the offer.

91. (NEW) The method of claim 90, in which receiving the indication that the customer accepts the offer comprises:

receiving an indication that the customer clicked the button.

- 92. (NEW) The method of claim 13, in which the received indication that the customer accepts the offer comprises a signal generated based on an action of the customer.
- 93. (NEW) The method of claim 13, in which the received indication that the customer accepts the offer comprises an indication that the customer clicked on a hyperlink.
- 94. (NEW) The method of claim 13, in which the received indication that the customer accepts the offer comprises a signal generated via the web site.